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**N.W.HARRIS & COMPANY**  
INCORPORATED  
BOSTON MASS.

**157 ST. JAMES STREET**  
**MONTRÉAL**

April 4, 1914.

R. A. Falconer Esq., President,  
University of Toronto,  
Toronto, Ont.

Dear Sir:-

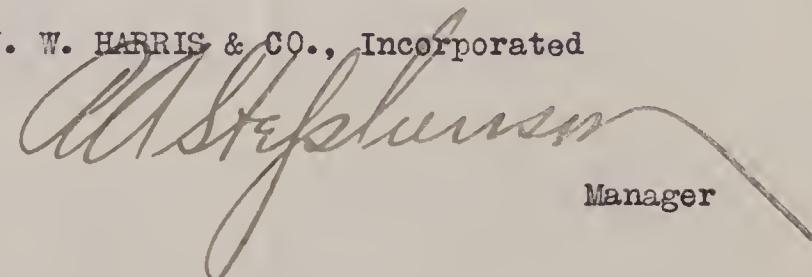
Our Mr. Sprague writes us that he called upon you recently and discussed with you the matter of investment securities. At his suggestion we are sending you by concurrent post copy of our booklet "Why Bonds are Safe Investments".

We believe if you can spare the time to look this over it will give you a better understanding of who we are, what we stand for, and what we have accomplished in the investment field. We trust you will not hesitate to call on us if we can ever be of service to you in matters pertaining to investments.

Awaiting your favours, and thanking you for the courtesy shown our Mr. Sprague, we are

Yours very truly,

N. W. HARRIS & CO., Incorporated



A. Steffensen

Manager

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April 7th, 1914

A. A. Stephenson, Esq.,  
Messrs. M. M. Harris and Company,  
157 St. James Street,  
Montreal.

Dear Sir:

I told your representative Mr. Sprague  
that at present I have no money that I desire to  
invest.

Yours sincerely,

President.

